

Statewide Supplemental Benefits Program

Sponsored by the State of Delaware

**A New
Benefits Program
for Employees
and Pensioners!**

*Opt-in insurance
coverage at
discounted rates.*

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Inside this guide, you'll find information on the new benefits options available to all benefit eligible State of Delaware employees and pensioners. Whether you're looking for a better auto insurance rate or a plan that covers your new family pet, the Statewide Supplemental Benefits Program covers it all. And, we've made it easier than ever to enroll. Knowledgeable customer service representatives are just a click or phone call away. So go ahead, give yourself the coverage you need, at the discounted rates you deserve.

It's your benefit—get the most out of it!





Dear State of Delaware Employees and Pensioners:

Along with the State Employee Benefits Committee (SEBC), I am proud to announce the *new* Statewide Supplemental Benefits Program sponsored by the State of Delaware. We understand the importance of employee benefits and have adopted a goal to provide cost-effective benefit options to fulfill the needs of State employees and pensioners. As a result of your response to the November 2003 Employee Satisfaction Survey, we were able to identify the supplemental benefit options desired most by State employees and pensioners.

The Statewide Supplemental Benefits Program is an employee pay-all program being introduced with this year's annual statewide benefits open enrollment. The open enrollment period will be May 9, 2005 through May 25, 2005 with benefit options becoming effective July 1, 2005. During this open enrollment period, eligible employees and pensioners will have an opportunity to enroll in the Statewide Supplemental Benefits Program through a secure website (www.motivano.com). If you do not have Internet access, each carrier will offer an alternative method of enrollment, either by a paper application or by a 1-800 number identified in the Statewide Supplemental Benefits chart listed on page 3 of this booklet.

The State of Delaware has selected Motivano to administer the *new* Statewide Supplemental Benefits Program. Motivano has partnered with insurance companies to provide supplemental benefit options to all benefit eligible State employees and pensioners for the coverages outlined below:

- Liberty Mutual for Auto/Home Insurance
- John Hancock for Long-Term Care Insurance
- ARAG for Group Legal Services
- VSP for Vision Insurance
- PetCare Pet Insurance Program

Please take the time to review this guide and familiarize yourself with each supplemental benefit option available before making your benefit selections.

Future updates and detailed Statewide Supplemental Benefits Program information can be found on the State Personnel website at www.delawarepersonnel.com/benefits. Please direct all questions to Motivano at 866-664-4603 or customer care@motivano.com.

Sincerely,

A handwritten signature in black ink that reads "Ruth Ann Minner". The signature is written in a cursive, flowing style.

Governor Ruth Ann Minner

It's Your Benefit: get the most out of it.

Instructions from Motivano

With Motivano behind the scenes, enrolling in any of the new Statewide Supplemental Benefits programs is quick and easy. And, as part of the new program, you have access to Motivano's SmartSavings Marketplace that offers tons of great discounts on everything from family vacations to home computers. It's a great way to stretch your hard earned income. See page 14 for more detail.

If you have access to the Internet, simply go to www.motivano.com and click on Member Sign In.

Username: Delaware Password: Delaware05






You can also send an email to Motivano's Customer Care Team at customercare@motivano.com.

If you prefer to speak to someone live, just call Motivano's Customer Care Team at 866.664.4603.

You can also contact the insurance companies directly. Toll-free numbers are listed below.



Statewide Supplemental Benefits Program Quick Reference Chart

Insurance Company	Benefits Offering	Toll-free #	Payment Options	Page # for More Info
 Liberty Mutual	Auto and Home Insurance	1.800.730.6901	Payroll deduction Direct bill Automatic transfer from your personal checking or savings account	4-7
 John Hancock	Long-Term Care Insurance	1.800.432.9724	Payroll deduction	8,9
 ARAG	Legal Services	1.800.247.4184	Payroll deduction	10,11
 VSP	Vision Insurance	1.800.877.7195	Payroll deduction	12
 PetCare	Pet Insurance	1.866.275.7387	Payroll deduction Direct payment from your banking or credit card account	13

Please note: Contracts for coverage chosen are solely between the employee/pensioner and the insurance company. Should you wish to cancel or change your coverage at any time, it is your responsibility to make such arrangements with the insurance company in accordance with your policy and enrollment agreement.

Active employees—when you retire, be sure to contact the insurance company and let them know you are transitioning from an active employee to a pensioner to ensure continuation of your election.

22 pay employees—your payment options vary. Please contact the insurance company to discuss your options.



Dear State of Delaware employee/pensioner,

Liberty Mutual is pleased to announce our partnership with the State of Delaware to offer a voluntary employee benefit program for auto and home insurance that saves State of Delaware employees and pensioners time and money. This is possible through Group Savings Plus® from Liberty Mutual — a Fortune 500 company that has been helping individuals live safer, more secure lives since 1912.

The program entitles you to a group discount of up to 10%* off our already competitive auto and home insurance rates. Other benefits of Group Savings Plus include:

- Convenient payment plans — including automatic payroll deduction, electronic funds transfer (EFT) or direct billing at home
- Prompt claims service, 24 hours a day, seven days a week
- New vehicle replacement cost coverage**
- A guaranteed rate for 12 months
- 24-Hour Emergency Roadside Assistance⁶ — anywhere in the U.S. and Canada

Group Savings Plus is the most-sponsored, voluntary group auto and home insurance program in the U.S. with more than 7,800 participating groups.

We have earned an "A" (Excellent) rating from A.M. Best Company, an independent national organization that rates an insurer's performance and financial strength.

We encourage you to call today and see what Liberty Mutual can do for you. Call 1-800-730-6901 and Liberty Mutual will provide you with a free, no-obligation rate quote in just minutes. Please have your current policy available when you call. You may also obtain more information on this program or obtain a free auto insurance quote by visiting www.libertymutual.com/lm/delaware. If you are already a Liberty Mutual policyholder and would like to save with Group Savings Plus, just call the Liberty Mutual office that services your policy to find out how they can convert your policy at your next renewal.

You may be surprised at what Group Savings Plus can do for you.

Sincerely,

Robert J. Maloney
Vice President
National Sales/Affinity Marketing

P.S. Call 1-800-730-6901 for your free, no-obligation rate quote. Liberty Mutual has licensed insurance professionals available Monday through Friday from 8:00 a.m. to 11:00 p.m. and Saturday, from 8:00 a.m. to 6:30 p.m. (ET).

*Discounts and credits are available where state laws and regulations allow and may vary by state. Certain discounts apply to specific coverages only. To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify. Program no longer available in Canada.

**Please consult a Liberty Mutual representative or see policy for specific coverages, limitations and state variations on special features. Does not apply to leased vehicles.

⁶Service applies to auto policyholders and is provided by Cross Country Motor Club of Boston, Inc., Boston, MA or through Cross Country Motor Club of California, Inc., Boston, MA. A consumer report from a consumer reporting agency and/or a motor vehicle report, on all drivers listed on your policy, may be obtained where state laws and regulations allow. Coverage provided and underwritten by Liberty Mutual Insurance Company and its affiliates, 175 Berkeley Street, Boston, MA.

Frequently Asked Questions

About the Program

Can you tell me more about the program?

Group Savings Plus is a voluntary auto, home and personal property insurance program now available to you as an employee or pensioner of the State of Delaware. The program is offered by Liberty Mutual, a leading provider of employer-sponsored auto and home insurance programs. It features benefits and conveniences that are not available to individual policyholders, including a special group discount.

What coverages are available through the program?

The group discount is on the auto and home (including tenant and condominium) policy. However, all lines of personal insurance are available including:

- Automobile
- Umbrella
- Homeowners
- Boat
- Renters
- Motorhome
- Condominium

Auto Discounts*	
GSP Discount	up to 10%
Good Student Discount (Ages 18-29 yrs.)	15-35% **
College Education Discount	10%
Good Driver	10-20%
Multi-Car	5-20%
Air Bag	20-30%
Anti-Lock Brakes	up to 10%
Anti-Theft Device	5-25%
Low Mileage	10%
Mature Driver (40 years of age +)	10%
Accident Prevention Course Credit	up to 15%
Car Pooling	up to 5%
Home Discounts*	
GSP Discount	up to 10%
New Home Credit	up to 27%
Burglar Alarm	5-10%
Fire Alarm	3-6%
Insured to Value Credit	3-6%
Inflation Protection Credit	3%
Multi-Policy	up to 10%
Safe Homeowner Program	up to 40%

*Discounts and credits are available where state laws and regulations allow and may vary by state. Certain discounts apply to specific coverages only.

To the extent permitted by law, applicants are individually underwritten; not all applicants may qualify.

**Prior to college graduation, students must have a "B" average or better to be eligible for the discount. After college graduation, all graduates qualify regardless of GPA.

Joining the Plan

How can I compare my current plan with what's available through Liberty Mutual?

Liberty Mutual offers a variety of options for you to learn more about the program. Call the toll-free number 1-800-730-6901 and you will speak with a Liberty Mutual licensed insurance professional who can give you all the information you'll need. If you want, you can even enroll in the program while you're on the phone. You may also visit www.libertymutual.com/lm/delaware for additional information or for an on-line auto quote.

You may also call or visit any local Liberty Mutual office. Please tell them you are an employee or pensioner of the State of Delaware and you will be given a no-obligation quote with your group discount.

Do I have to wait for my current policies to expire in order to join the State of Delaware program?

No. You can cancel your current policy at any time. You may need to check with your current insurance company to see if there are penalties for canceling insurance mid-term and compare that cost against the State of Delaware program rates.

If I already have Liberty Mutual auto or home coverage, can I get the State of Delaware discount?

Yes. Call 1-800-730-6901 and tell the Liberty Mutual licensed insurance professional that you are a current Liberty Mutual policyholder and that you would like to take advantage of the State of Delaware group discount. The licensed insurance professional will discuss with you how to convert your policy. You may also call the Liberty Mutual office that services your policy(ies) and they can convert your policy as well.



Does my home or auto need to be inspected before I am approved for coverage?

Some states require home and/or auto inspections. Ask the Liberty Mutual licensed insurance professional if one is required in your state.

Can I cancel my policy at any time?

Yes. You can cancel your policy(ies) at any time by calling 1-800-730-6901 to obtain information on how to accomplish this.

Please make sure that you have adequate coverage to replace your existing policy(ies). You may also call the Liberty Mutual office that services your policy.

When shopping for a new car or home, can I request quotes to determine the insurance costs before my purchase?

Yes. Liberty Mutual will provide as many free quotes as you need to help you determine the total costs of ownership of your potential new car or home.

Paying for Coverage

What are my premium payment options?

State of Delaware employees can pay their premium through automatic payroll deductions, by Electronic Funds Transfer (EFT) from your checking account, or direct billing at home. You can get further information on your payment options from the Liberty Mutual licensed insurance professional. State of Delaware pensioners can pay their premium through pension deduction, EFT or direct billing at home.

Will my paycheck show this deduction?

Yes. If you have automatic payroll deductions, your paycheck will show the deduction. If you purchase auto and home insurance, it will be shown as one deduction.

What would cause my deduction to change?

If you enroll in auto insurance, your deduction could change if you buy a new car, add or change a driver or make other changes affecting your coverage. Similarly, if you enroll in home insurance, your deduction could change if you purchase a new home or make a change to your coverage. Another time your deduction could change is if you do not receive a paycheck one week. If this occurs, your premium will be recalculated and you will see an increase in the amount deducted from your paychecks for the remainder of the policy.

What happens if I do not have enough money in my paycheck to cover my premium payment?

If you do not have enough money in your paycheck to cover your full premium payment, no deduction will be made. After two missed deductions you will be billed at home for the outstanding amount.

Change In Employment Status

If I am no longer employed by the State of Delaware, what happens to my coverage?

If you terminate your employment with the State of Delaware, you can continue your coverage on a direct-bill basis. Liberty Mutual will automatically mail you a bill for payment. You may keep the group discount until your policy renews.

If I go on leave of absence, how do I pay my premiums?

If you go on a leave of absence, you can pay your premium directly to the insurer through Electronic Funds Transfer (EFT), by direct bill or with your credit card. Please contact Liberty Mutual directly to make payment arrangements.





Long-Term Care Insurance

Long-term care insurance is a benefit offered through John Hancock that can help you protect your financial resources and provide peace of mind to you and your family, should you or a family member need care. This plan is designed to offer access to affordable coverage that will provide benefits for most long-term care expenses.

This important benefit is available to:

- Permanent full-time and part-time employees actively working at least 15 hours per week or more and on State of Delaware's payroll
- Pensioners receiving a pension check
- Spouses of eligible employees and pensioners
- Surviving spouses receiving a pension check
- Parents and parents-in-law of eligible employees and pensioners
- Adult children of eligible employees and pensioners and of their spouses
- Spouses of eligible adult children
- Siblings of eligible employees
- Spouses of eligible siblings



All applicants must reside in the U.S. on the date of application and on the effective date of insurance. Spouses, children and siblings must be issue age 18 or older on their effective date of coverage.

All eligible, actively-at-work State of Delaware employees applying during the designated 2005 enrollment period of May 9 - 25, 2005 will have **guaranteed acceptance regardless of their health status**. All other applicants must provide proof of good health when applying at any time. Long-term care insurance premiums are based on your actual age on your effective date.

Covered services include:*

- **Nursing Home Care:** a facility that is either licensed to provide skilled or intermediate nursing care, or is approved by Medicare as a skilled nursing facility.
- **Alternate Care Facility:** a facility that provides personal custodial care to five or more unrelated residents, and meets certain other qualifications. This may include facilities that are designed expressly for Alzheimer's or other "cognitively impaired" patients.
- **Community Based Professional Care:** includes Adult Day Care, Home Health Care, Hospice Care and Homemaker Services.
- **Informal Care:** assistance with the activities of daily living, such as bathing, eating or dressing, provided by formal or informal caregivers.

**Covered services may vary slightly depending on your state of residence.*

When you apply for coverage, you will choose a Daily Maximum Benefit (DMB) from the options listed below.

The DMB is the most the insurance may pay for all covered services received on any day. Each option has a corresponding Lifetime Maximum Benefit (LMB). The LMB is the total pool of money payable for covered long-term care services received while you are insured.

Your coverage choices are as follows:

	Option 1	Option 2	Option 3	Option 4	Option 5
Daily Maximum Benefit					
Nursing Home	\$100	\$150	\$200	\$250	\$300
Alternate Care Facility ¹	\$100	\$150	\$200	\$250	\$300
Community Based Professional Care ²	\$75.00	\$112.50	\$150.00	\$187.50	\$225.00
Informal Care ³	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00
Lifetime Maximum Benefit	\$182,500	\$273,750	\$365,000	\$456,250	\$547,500

Additionally, you have the choice of including a Nonforfeiture Benefit (Reduced Lifetime Maximum Paid-up Benefit) and the Automatic Benefit Increase (ABI) Inflation Protection Provision in your coverage at enrollment for an additional cost. Detailed information about these benefits are in the enrollment kit that is available upon request (see details below).

You may continue long-term care insurance at group rates should you leave employment with the State of Delaware. You will automatically be switched to direct billing and have the option to pay premiums directly to John Hancock or through automatic bank withdrawal (ABW). Pensioners receiving pension checks will also have the option of paying their premiums through pension deduction.

If you have any questions or would like to request an enrollment kit, please call John Hancock's Customer Service at 1-800-432-9724 or visit our website, dedicated to the State of Delaware, at <http://delaware.jhancock.com> (username: delaware; password: delaware05). The web site and the enrollment kit include details about plan provisions and exclusions, as well as applications and premiums rates.

Coverage is underwritten by John Hancock Life Insurance Company, Boston, MA 02117

¹ If you are a resident of Kansas, this benefit varies slightly. (Call 1-800-432-9724 for details.)

² This includes Adult Day Care (Washington refers to this as Adult Day Health Care) and the following services provided in your home: Home Health Care, Hospice Care and Homemaker Services that are provided by a person who is certified or employed through a licensed Home Health Care Agency.

³ The total of benefits payable for all informal care received in any calendar year is 30 times the Informal Care Maximum.





Empower Yourself to Protect Your Rights and Assets

Protect it with a legal insurance plan administered by ARAG®.

Don't Worry About Paying Hourly Attorney Fees

You never know when legal issues can create serious problems in your life, even threaten everything you've worked so hard for...your home, your income, your assets and more.

With UltimateAdvisor®, administered by ARAG®, you have the professional legal help you need to protect yourself and your loved ones from legal difficulties.

Here are the kinds of situations where you may need legal help:

- You need to create a will.
- There's a charge that's not yours on your credit card bill.
- You're thinking of adopting a child.
- You want to sell your house and build or buy another one.
- You have a contractor issue.
- Your child is in trouble with the law.

These situations happen every day...to people just like you. But now, with an ARAG legal plan, you can protect yourself, your family and everything you've worked for. You'll have peace of mind that comes from having an attorney on your side.

Here are some examples of how much you can save:

Basic Legal Need	Average Number of Hours*	Average Cost Without Plan**
Standard Will Preparation	2	\$480
Driving Privilege Protection	6	\$1,440
Juvenile Misdemeanor	7	\$1,680
Real Estate Issues	7	\$1,680
Consumer Protection	12	\$2,880

Get Online, Telephone and In-Office Legal Services.

Online Legal Services

Some legal issues can be solved quickly with the right information from the start. It can be as simple as going online to find everything you need.

- The Law Guide contains hundreds of articles on various legal matters written in consumer-friendly terms and available 24 hours a day.
- Do-It-Yourself Legal Documents™ contain more than 100 legally valid documents that you can create.

Telephone Legal Services

Telephone legal advice gives you easy and non-intimidating access to the legal system. It's like having an attorney on call without the cost of a retainer.

Telephone legal services include:

- Toll-free Telephone Legal Advice
- Telephone Standard Will Preparation
- Follow-Up Calls and Letters
- Document Review & Preparation (up to 4 pages)
- Telephone Small Claims Assistance

Identity Theft Services

You'll get toll-free access to an Identity Theft Case Manager who will explain what identity theft is and how to prevent it, provide resources to minimize and recover from identity theft, explain relevant plan coverages, and monitor and follow up on the situation.

Immigration Assistance

Toll-free access to an Immigration Case Manager who will assess the situation and determine appropriate steps to meet the need.

Financial and Tax Planning Services

Financial planning isn't just for the wealthy. It's about protection to help you find the right balance in life and help secure your financial future. You have access to professional financial planners who can help you set up and achieve your long-term financial goals.

Caregiving Services

As a member, you receive relevant educational materials to help you better understand your caregiving options. Materials include checklists, online calculators, web site listings and articles. You can also receive an Adult Care Kit that provides valuable information to help you deal with your caregiving responsibilities. You will have access to geriatric specialists who can provide counseling, education and referrals.

*Average attorney hours for each matter based on Network Attorney estimates.

**Law Firm Economics Study, Altman Weil, 2004.

In-Office Legal Matters

UltimateAdvisor is legal help...and much more!

For only \$17.36 for individual coverage or \$21.48 for family coverage per month, you can benefit from the following features by becoming a member. Attorney fees are 100% paid-in-full when using a Network Attorney for covered matters unless otherwise stated. To locate a Network Attorney in your area call 800-247-4184 or visit <http://members.ARAGgroup.com/Delaware>.

Top Legal Issues

Our members seek assistance* for these legal issues most:

- Telephone advice from an attorney
- Will preparation
- Divorce proceedings
- Driving privilege protection

*ARAG claims data, 2003.

Out-of-Network benefits are paid at \$60 per hour up to the stated amounts. Most trial Out-of-Network benefits are reimbursed at a maximum of \$1,200* for up to three days of trial reimbursed at \$200 per ½ day of trial unless otherwise noted. This is a partial list of plan benefits. For a complete list, visit <http://members.ARAGgroup.com/Delaware> or contact ARAG at 800-247-4184.

Legal Issue	In-Network Attorney Benefits	Out-of-Network Attorney We'll reimburse you up to:
Uncontested Court Adoption Proceedings	Paid-in-full	\$300
Contested Court Adoption Proceedings	Paid-in-full	\$1,500*
Uncontested Divorce	Paid-in-full	\$840
Contested Divorce (up to 15 hours)	Paid-in-full	\$840
Uncontested Guardianship/Conservatorship	Paid-in-full	\$300
Contested Guardianship/Conservatorship	Paid-in-full	\$1,500*
Name Change Proceedings	Paid-in-full	\$240
Individual Standard Will	Paid-in-full	\$125
Husband & Wife Standard Will	Paid-in-full	\$150
Amendment to Will (Codicil)	Paid-in-full	\$60
Living Will	Paid-in-full	\$50
Power of Attorney	Paid-in-full	\$90
Consumer Protection	Paid-in-full	\$2,040*
Juvenile Court Proceedings	Paid-in-full	\$600
Juvenile Court Proceedings (defense of parental responsibilities)	Paid-in-full	\$600
Criminal Misdemeanor Protection	Paid-in-full	\$1600*
Loss of Driving Privilege	Paid-in-full	\$1,840*
Property Protection	Paid-in-full	\$2,040*
Property Transfers — Purchase and Sale of Primary Residence	Paid-in-full	\$360
Property Transfers — Document Preparation and Review	Paid-in-full	\$60 per document
IRS Audit Protection	\$1320	\$1320
IRS Collection Defense	\$3,000	\$3,000

Enroll in UltimateAdvisor today at <http://members.ARAGgroup.com/Delaware> or contact ARAG at 800.247.4184.

Customer Care Counselors are available Monday-Friday, 8:00 a.m. to 8:00 p.m. EST.

Plan Exclusions

This is a partial list of limitations and exclusions. Contact ARAG for a complete list. The plan will not provide coverage for:

- Legal services for matters against us, the policy holder, and/or your employer
- Legal services arising out of named insured's profession, business interests, investment interests, occupation, employment, workers' or unemployment compensation, occupation or relocation required by an employer, patents or copyrights.
- Matters which are not expressly listed under the "Benefits" section of this policy.
- Pre-existing conditions: any legal matter that occurs or is initiated prior to the effective date of the member will be excluded and no benefits will apply. ARAG defines "initiated" as the date the infraction occurs, the date a document is filed with the court or the date an attorney is hired, whichever occurs first.

This document is for illustrative purposes only and not a contract. It is intended to provide a general review of the plan described. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa or GuideOne Mutual Insurance Company of West Des Moines, Iowa or GuideOne Specialty Mutual Insurance Of West Des Moines Iowa. Additional services may be provided by ARAG LLC, ARAG Services LLC, or Advisory Communication Systems Inc. Some products are only available through membership in the ARAG Association LC.

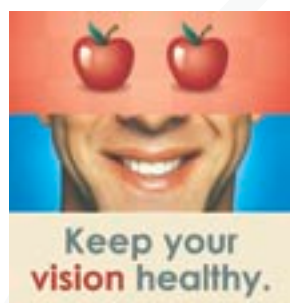


An Eyecare Plan With You in Mind

Are you really seeing your best? Or are you simply used to the view? With good vision, your experiences are clearer. Sharper. Brighter. Besides helping you see better, routine eye exams can detect a number of serious health conditions such as glaucoma, cataracts and diabetes, even cancer. Plus, eye exams for kids can spot problems that can impact learning and development.

**85% of all
you experience
is through
your eyes**

New patients always welcome.



VSP network doctors are located right where you need them — close to work, home and shopping centers. They provide exceptional care and offer a wide selection of frames and contact lenses to choose from — all at one convenient location. Their commitment to care and service grows with you and your family for a lifetime of care.

No ID cards. No claim forms. Easy as 1, 2, 3.

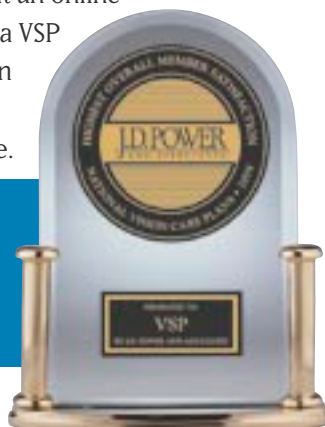
1. Find a VSP network doctor at vsp.com or call 800-877-7195.
2. Make an appointment and tell the doctor you are a VSP member.
3. Your doctor and VSP will handle the rest.

Visit vsp.com today.

What's important to you? Do you need an evening appointment? Interested in a doctor who focuses on sports eyewear or children? Want an online savings statement after you visit a VSP doctor? Searching for information on conditions of the eye? Visit vsp.com. You'll like what you see.

**"Highest in Overall
Member Satisfaction
Among National
Vision Plans."**

2004 National Vision Plan Member Satisfaction Study.
Study based on 766 respondents who are members of large
national vision care plans. Study conducted for VSP by
J.D. Power and Associates.



The State of Delaware has made arrangements for you to obtain Group discount rates with VSP to provide you an affordable eyecare plan. Sign up for VSP today. Visit www.vsp.com/go/stateofdelaware for more information.

Open Enrollment May 9-25, 2005
VSP Coverage Effective July 1, 2005

Your Coverage from a VSP Doctor

Exam covered in full, less copay every 12 months

Prescription Glasses

Lenses covered in full, less copay every 12 months

- Single vision, lined bifocal, lined trifocal lenses.
- Polycarbonate lenses for dependent children.

Frame, less copay every 12 months

- Frame of your choice covered up to \$120.
- Plus 20% off any out-of-pocket costs.

~OR~

Contact Lens Care every 12 months

When you choose contacts instead of glasses, your \$105 allowance applies to the cost of your contacts and the contact lens exam (fitting and evaluation). This exam is in addition to your vision exam to ensure proper fit of contacts.

Current soft contact lens wearers may qualify for a special contact lens program that includes a contact lens evaluation and initial supply of replacement lenses. Learn more from your doctor or vsp.com.

Advantages of Coverage

Without coverage, an exam and prescription glasses can cost \$300 or more. With VSP coverage, you'll save.

Your Copays

Exam \$10
Prescription Glasses \$20
Contacts No copay applies

Extra Discounts and Savings

Laser Vision Correction Discounts

Prescription Glasses

- Up to 20% savings on lens extras such as scratch resistant and anti-reflective coatings and progressives
- 20% off additional prescription glasses and sunglasses*

Contacts*

- 15% off cost of contact lens exam (fitting and evaluation)

* Available from the same VSP doctor who provided your eye exam within the last 12 months

Your Contribution

Employee Only \$8.38/month
Employee + Spouse \$13.20/month
Employee + Child(ren) \$13.48/month
Employee + Family \$21.74/month

After enrolling, your monthly contribution is required for one year.

Dollar for dollar you get the best value from your VSP benefit when you visit a VSP network doctor. If you decide not to see a VSP doctor, copays still apply. You'll also receive a lesser benefit and typically pay more out-of-pocket. You are required to pay the provider in full at the time of your appointment and submit a claim to VSP for partial reimbursement. If you decide to see a provider not in the VSP network, call us first at 800-877-7195.

Out-of-Network Reimbursement Amounts:

Exam Up to \$35
Lenses:
 Single Vision Up to \$25
 Lined Bifocal Up to \$40
 Lined Trifocal Up to \$55
Frame Up to \$45
Contacts Up to \$105

VSP guarantees service from VSP network doctors only.

In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail.

When considering your benefits, don't forget about the medical needs of your four-legged family members. One in three pets will need emergency veterinary treatment each year and with the cost of veterinary fees relating to major medical treatments increasing by 6%-8% per year, now is the time to prepare for the unexpected. The PetCare Pet Insurance Programs, offer you the most flexible, affordable way to eliminate the financial stress of paying for your pet's unexpected medical costs and with the 10% discount offered through this Group Benefit Program budgeting for the medical needs of your pet has never been more affordable.

Other benefits of the PetCare Pet Insurance Programs include:

- Convenient Payment Plans, including automatic payroll deduction or direct payment from your banking or credit card account;
- Comprehensive coverage available for major medical expenses;
- No network - Use the Veterinarian of your choice;
- Lifetime coverage from 8 weeks of age - guaranteed acceptance into one of our programs;
- No maximum annual or lifetime accident benefit restrictions;
- No maximum annual illness benefit restrictions - lifetime illness coverage up to \$72,000 available;
- No fixed schedule of benefits under any of the programs;
- 5 business days turnaround for claims.

enroll online at
www.covermewithcare.com

1- Click on Employee using corporate benefits plan

2- Enter the promotional code for your method of payment*

Payroll deduction: br987-276

Direct payment from your banking or credit card account: br987-277

*22 pay employees must enroll in the direct payment plan

or call to enroll

1-866-275-PETS (7387)

and quote your promotional code

QuickCare Gold Our most comprehensive coverage, offering accident and illness protection for your pet in virtually any situation. In purchasing the plan you have the option to choose either 100% or 70% coverage. The plan offers two levels of lifetime illness benefits for your pet \$30,000 or \$60,000 (cat) and \$36,000 or \$72,000 (dog) (split into 12 equal illness categories). Enrollment age 8 weeks - 10 years (cat) 8 years (dog) 6 years (select breed dog)

Monthly Premium	Cat	Dog	Select Breed Dog
100% coverage	\$20.65	\$32.35	\$41.35
70% coverage	\$14.17	\$17.95	\$24.25
100% coverage double illness	\$27.81	\$48.51	\$62.01
70% coverage double illness	\$21.33	\$34.11	\$44.91

QuickCare for Indoor Cats Selected accident and illness coverage that is tailored to the needs of your domestic cat. Coverage includes, but is not limited to, coverage for bone fractures, poison ingestion, cancer and diabetes. Enrollment age 8 weeks or older.

Monthly Premium	Cat
	\$8.95

QuickCare Senior Special accident and illness program designed for pets that are geriatric at the time of enrollment. Coverage includes, but is not limited to, motor vehicle accidents, stroke and seizures, cancer and heart disease. Enrollment age 10 years (cat) 8 years (dog) 6 years (select breed dog) and older.

Monthly Premium	Cat	Dog	Select Breed Dog
	\$17.95	\$26.95	\$34.15

QuickCare Selected accident only coverage includes, but is not limited to, coverage for bone fractures, poison ingestion, foreign body ingestion and motor vehicle accidents. This coverage is ideal for a puppy or kitten in their most accident-prone stage of life. Enrollment age 8 weeks or older.

Monthly Premium	Cat	Dog	Select Breed Dog
	\$7.65	\$8.95	\$8.95

All prices above include the 10% group discount.

Select Breed List: American Staffordshire Terriers, Basenjis, Basset Hounds, Boxers, Bulldogs, Bull Terriers, Dalmatians, Deerhounds, Doberman Pinschers, Dogue de Bordeaux, German Shepherds (including German Shepherds, King), Greyhounds (including Italian Greyhounds), Great Danes, Irish Wolfhounds, Leonbergers, all Mastiff breeds, All Mountain Terriers/Dogs, Newfoundlands, Old English Sheepdogs, Peruvian Inca Orchids, Pharaoh Hounds, Pit Bull Terriers, Rottweilers, St. Bernards, Staffordshire Bull Terriers, Wheaten Terriers. All Shar-Peis and Shar Pei crossbreeds are excluded from illness coverage.

Your deductible will vary by plan selected and benefit category. Routine care is a budgetable expense and not covered under the PetCare Pet Insurance Program.

For direct payment on a monthly plan, a \$10 annual payment plan fee will automatically be included with your first premium payment. Medical Conditions cannot be noted, symptomatic or pre-existing prior to enrollment. This advertisement is only an outline, the actual policy issued terms and conditions will prevail. The PetCare Pet Insurance Programs are underwritten by Lincoln General Insurance Company, York PA. and distributed by PetCare Insurance Brokers Ltd., and PetCare Insurance Agency, Ltd. In the U.S., PetCare is a trademark of PETCO Animal Supplies, Inc. and is used with permission. Coverage not available in AK, MA.








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	Red Envelope save 10%
	HPSHopping save up to 15%
	Costco free \$10 cash card
	Timberland save 15%
	Walt Disney World® Resort save up to \$40+

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